United States Bankruptcy Court
Southern District of Indiana

In re:
Allen Lee Praul
Debtor

Case No. 12-80922-FJO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0756-2 User: tkeil Page 1 of 3 Date Rcvd: Nov 15, 2012
Form ID: b18 Total Noticed: 34

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2012.

db +Allen Lee Praul, 1032 N. 38th Street, Terre Haute, IN 47804-1705
11659067 +American Family Insurance, 6000 American Parkway, Madison, WI 53783-0002
11659070 ++CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577
(address filed with court: Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059)
11659074 +Defiance County Clerk Of Courts, 221 Clinton Street, Defiance, OH 43512-2188
11659077 +Equifax Information Services, Attn: Dispute Resolution, P.O. Box 105873, Atlanta, GA 30348-5873
11659078 +Experian Information Solutions, Attn: Supervisor, Legal Department, 701 Experian Prkwy, P.O. Box 1240, Allen, TX 75013-1240
11659079 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, Fifth Third Center, Cincinnati, OH 45263)
11659080 +Fifth Third Bank, FIFTH THIRD BANK BANKRUPTCY DEPARTM, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
11659081 +Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
11659082 +Huntington National Ba, Po Box 89424, Cleveland, OH 44101-6424
11659084 +Mediacom, 1101 Aburn Drive, Auburn, IN 46706-3459
11659085 +Michelle Holt, 517 East Hendricks Street, Brazil, IN 47834-1222
11659086 +Ohio Power Company Oh, 1 Riverside American Parkway, Madison, WI 53783-0001
11659094 +TransUnion LLC, Attn: Dispute Resolution Dept., P.O. Box 2000, Chester, PA 19016-2000
11659095 Wells Fargo, P.O. Box 660431, Dallas, TX 75266-0431
11659096 +Wells Fargo Card Ser, Po Box 14517, Des Moines, IA 50306-3517
11659098 +William McCann, Javitch, Block & Rathbone, Llc, 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRWLORENZ.COM Nov 16 2012 01:58:00 Richard W Lorenz, Chapter 7 Bky Trustee, P.O. Box 46, Spencer, IN 47460-0046
11659068 EDI: ATTWIREBK.COM Nov 16 2012 01:58:00 AT&T, P.O. Box 8212, Aurora, IL 60572-8212
11659066 +EDI: ALLIANCEONE.COM Nov 16 2012 01:58:00 Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
11659071 +EDI: CCS.COM Nov 16 2012 01:58:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134
11659073 +EDI: CREDPROT.COM Nov 16 2012 01:58:00 Credit Protection Asso, ATTN: BANKRUPTCY, Po Box 802068, Dallas, TX 75380-2068
11659072 +EDI: CREDPROT.COM Nov 16 2012 01:58:00 Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837
11659075 E-mail/Text: BKNOTICES@EAFLLC.COM Nov 16 2012 03:25:07 Equable Ascent Financi, 1120 W Lake Cook Rd, Buffalo Grove, IL 60089-1970
11659076 +E-mail/Text: BKNOTICES@EAFLLC.COM Nov 16 2012 03:25:07 Equable Ascent Financi, ATTN: BANKRUPTCY, 1120 Lake Cook Road Suite B, Buffalo Grove, IL 60089-1970
11659081 +EDI: HUNB.COM Nov 16 2012 01:58:00 Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
11659082 +EDI: HUNB.COM Nov 16 2012 01:58:00 Huntington National Ba, Po Box 89424, Cleveland, OH 44101-6424
11659083 +EDI: TSYS2.COM Nov 16 2012 01:58:00 Macy's/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
11659088 +EDI: PRA.COM Nov 16 2012 01:58:00 Portfolio Recvry And Affil, ATTN: BANKRUPTCY, Po Box 41067, Norfolk, VA 23541-1067
11659087 +EDI: PRA.COM Nov 16 2012 01:58:00 Portfolio Recvry And Affil, C/O FINANCIAL & RETAIL SERVICES, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
11659089 +E-mail/Text: bankruptcy@sw-credit.com Nov 16 2012 09:31:01 Southwest Credit Syste, 5910 W Plano Pkwy Ste 10, Plano, TX 75093-2202
11659090 +E-mail/Text: bankruptcy@sw-credit.com Nov 16 2012 09:31:01 Southwest Credit Syste, 4120 International Parkway Suite 11, Carrollton, TX 75007-1958
11659092 +EDI: WTRRNBANK.COM Nov 16 2012 01:58:00 Target National Bank, Po Box 673, Minneapolis, MN 55440-0673
11659093 +EDI: WTRRNBANK.COM Nov 16 2012 01:58:00 Target National Bank, C/O FINANCIAL & RETAIL SERVICES, Mailstop Bv P.o.box 9475, Minneapolis, MN 55440-9475
11659091 +EDI: WTRRNBANK.COM Nov 16 2012 01:58:00 Target National Bank, 3701 Wayzata Blvd; Mail 3CG, Minneaplois, MN 55416-3400
11659097 +EDI: WFFC.COM Nov 16 2012 01:58:00 Wells Fargo Card Ser, 1 HOME CAMPUS, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2012 **Signature:** Joseph Speetjens

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2012 at the address(es) listed below:

B. Scott Skillman on behalf of Debtor Allen Praul scott.skillman@gmail.com, skillmanpc@gmail.com
Richard W Lorenz trustee@hickamlorenz.com, rlorenz@ecf.epiqsystems.com
U.S. Trustee ustpregion10.in.ecf@usdoj.gov

TOTAL: 3

B18 (rev 04/2012)

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana
921 Ohio St., Rm. 104
Terre Haute, IN 47807

In re:

Allen Lee Praul,
SSN: xxx−xx−3262 EIN: NA
aka Allen Praul
1032 N. 38th Street
Terre Haute, IN 47804
Debtor(s).

Case No. **12−80922−FJO−7**

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: November 15, 2012

JUDGE FRANK J. OTTE
U.S. BANKRUPTCY COURT

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are **NOT** discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;
b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
c. Debts that are domestic support obligations;
d. Debts for most student loans;
e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
g. Some debts which were not properly listed by the debtor;
h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.